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A Million Dollars for Foreign Missions

SAMUEL B. CAPEN

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A MILLION DOLLARS

FOR

FOREIGN MISSIONS.

HOW TO RAISE IT.

HOW TO SPEND IT.

BY SAMUEL B. CAPEN, LL.D.,

President of the American Board.

AN ADDRESS DELIVERED AT THE ANNUAL MEETING,
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BOSTON.

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A MILLION DOLLARS

FOR

FOREIGN MISSIONS.

One of our ablest foreign missionary secretaries said in a recent letter from New York that the greatest foreign missionary problem is to-day in our home churches. I therefore make no apologies in suggesting a topic that has to do in part with the raising by our churches of the money needed properly to carry on our foreign missionary work on the present basis. This theme seems especially fitting in this home of Horace Bushnell, when we remember the words he spoke a generation ago: "One more revival, only one more is needed — the revival of Christian stewardship, the consecration of the money power of the church unto God; and when that revival comes, the kingdom of God will come in a day. You can no more prevent it than you can hold back the tides of the ocean."

Through nearly a century the American Board has been laying foundations, establishing missions, and building seminaries, colleges, hospitals, and homes for our missionaries. We have established a credit in the money markets of the East which is practically equal to that of our strongest banking houses. At the present time we have, all open to us and pleading for the divine message, a parish of fifty or a hundred million

people. Yet all this work hesitates for the want of the proper amount of money for its prosecution. We may fairly ask the reasons why.

DIFFICULTIES.

The *first* answer is this: We are giving very lavishly for *Christian education.* I yield to no one in my belief in this splendid work which has always been one of the chief glories of our denomination, nor am I saying whether or not we are carrying this too far, and thus failing to recognize the law of proportion. But the fact is evident that many of our leading men are giving for colleges thousands and tens of thousands of dollars, while they give but little for foreign missions. This pressure to raise money for education has almost closed some churches and communities to missionary appeals. In their pledges they have mortgaged the future, and the missionary secretary or superintendent has no fair chance to be heard.

This drift of the time is most apparent. There was a significant editorial in one of our great secular papers, a few months ago, calling attention to the matter under the head, "The College Drawing Ahead of the Church." It went on to say: "It is some years since any of the theological seminaries, missionary boards, or local churches of any Protestant denomination of this country have had gifts that startled the public by their size. The total amount received by such agencies now, no doubt, is larger absolutely than it was a decade or two ago, but it is relatively smaller when the increase of national wealth is considered."

Second. Our missionary work has insufficient support because we have a *false standard* of *measurement.* We are regarding the success of men by their power to accumulate wealth, and not by their power to distribute. We have made wealth an idol, forgetting that for a man to be rich, unless he is using that wealth in some way for the public weal, is a disgrace. This evil has been creeping into our churches more and more. President Mark Hopkins said, in one of the last years of his life, that "the essential inheritance of self-denial in the Christian system is a doctrine that has faded, or is fading, from the consciousness of the Church."

We formerly called this spirit which shows itself in the mad race to be rich, "worldliness." We have now given it the more euphonious and respectable name, "commercialism." But, no matter about the label, it is the same old sin. Many Christian men are spending large sums of money upon themselves, and putting the missionary treasury off with comparatively small gifts. We are putting the emphasis on the *getting* instead of the *giving.*

Third. Our missionary work suffers because so many in our pulpits are to a large extent *indifferent* to the very spirit of Congregationalism and that for which it stands, and especially to the noble missionary ideals which founded and have fostered the American Board. They live and care only for their own parish, and any appeal which comes to them that does not help their position in the parish meets with absolutely no response. Rev. Dr. Munger, whom we honor for his conspicuous loyalty to missions, said to me

last year in his study, "Missions depend upon the minister," and Dr. Munger was correct. An interested pastor means an interested church, and an indifferent pastor means an indifferent church. It is a joy to say that the majority of our pastors are interested, but there is a larger proportion of these indifferent men than we sometimes think; they certainly are numerous enough to reduce very materially the gifts to the Board.

Fourth. The American Board had, a few years ago, a wonderful group of men of great consecration and missionary zeal, united to large financial ability. They could be depended upon every year to give their money by the thousands. This "Old Guard," as I have loved to call them, are nearly all in heaven. Thank God, there are some royal givers of great means to whom we can now always turn, but their number is not sufficient to make good the great gifts of those who have gone.

Fifth. We have the *city problem* as it did not exist a generation ago, and there is a demand for money to meet these changed conditions. Old churches that once gave many thousands of dollars a year into the treasury of the Board have seen their strong men die or move away. Population about them has changed, and, with impaired resources, they have in some instances felt obliged to spend more upon themselves in new methods of work. Let me illustrate out of the conditions as they exist in Boston.

In 1873 eight principal churches in old Boston gave to the Board	$36,000
In 1886 these same churches gave . .	30,600
In 1900 these same churches gave . .	20,700

It should be said that in many places a new generation is building up strong suburban churches, but these are not yet sufficiently numerous to make good the loss from the splendid churches of the past.

Sixth. Not only have there been great changes in the population of our cities, but there have been equally great changes in the *country districts*. New England was for many years the main financial support of the Board, yet large sections of it are now controlled by the Irish, French Canadians, and other foreigners who have no interest in foreign missionary work.

With all these difficulties, and with the exhaustion of the Swett and Otis legacies about four years ago, the problem of the Home Department is a serious one.

HOW TO RAISE THE MILLION DOLLARS.

Yet, notwithstanding all difficulties, I believe it is perfectly possible to raise the amount needed greatly to enlarge all our missionary work.

A PERSONAL CANVASS.

First. In the report that is to be made next week at the National Council, the Committee of Fifteen will propose that all our churches enter upon some plan of *systematic organization*, with the purpose, by a *personal canvass*, of reaching *every member* of our churches and securing each year a *definite pledge* for our missionary work. Public appeals are good and important, but they are not sufficient. A nickel or a dime satisfies the conscience of many when the contribu-

tion plate is passed. It is often less than that. I fear that the lament of a dusky brother would find forcible application in all our churches: —

"De twenties and de fifties goes in payin' off deir rents,
But heaben and de organ-grinder gets de copper cents."

Pastoral or church committee circulars are good, and, when wisely used, have often doubled and trebled the contributions of the church. But every one has a waste basket, and people uninterested in missions find it very easy to send all such circulars to this receptacle. We must go further than this and make the personal appeal through some friend who cannot easily be put into the waste basket. The church must be as earnest in its efforts as business men are in theirs, if it is to have the means properly to carry on its missionary work. Other people are canvassing for everything under the heavens. Our churches cannot sit still in the old way and trust people to give when the day arrives for taking the annual contribution. They must be personally asked to make a pledge worthy of themselves, bearing some fair proportion to their ability to give, and worthy of the Master whom they serve.

What our churches need, in order to secure the amount of money needed, is not more machinery at the top, or more secretaries, but more personal work in the individual churches, down close to the individual pocketbooks. We have not begun to dream of the amount that could be raised if a systematic canvass should be made in all our

churches. The figures have been given again and again, but they ought to be kept before us until they make some permanent impression. The stonecutter pounds away upon his drill and seems to make no impression, but after he has struck in the same place a hundred times the rock splits.

If 300,000 members of our Congregational churches, or less than one half of our total number, should give, on an average, three cents a day for our sixfold missionary work, the total amount would be over $3,000,000 annually. The American Board, on present proportions, would receive of this over $1,000,000, or twice its present gifts from the living. When we think of the many who are now giving hundreds and thousands of dollars every year to our work, such a small average seems entirely within our ability. By a universal effort, in a practical and personal way, we can raise this amount.

In order to secure this amount most easily, the pledges ought to be made so much per week, allowing persons to pay weekly or monthly, or in one amount as they wish. A man was asked a little time ago to give to the church which he attended five dollars a year for the support of the gospel. He declared it was impossible, out of his small wages, to give this amount, and it would have been impossible in any one week. But he was asked afterwards if he would give fifty cents a week, and he responded cheerfully to this request, subsequently increasing even this amount.

I know that the possibility of raising annually from the living a million dollars for

the American Board seems almost like a dream, but remember that this is an average of less than one cent a day from less than one half of our church members. Remember also that nearly all the people from whom we ask these gifts buy the morning and evening papers, which cost them three or four cents a day. They buy a pictorial paper every week, and a magazine every month. We spend money for luxuries without very much thought. It is absurd to believe that we cannot raise money for missionary work upon a scale of which we have not yet had any conception. I know this method seems small to some; but postage stamps are small, and most of those used cost but one or two cents apiece, but there were issued last year 1,090,000,000 one-cent stamps and 2,971,000,000 two-cent stamps, and the income from these was over $70,000,000. Cannot the church members give for missions a sum bearing some proper proportion to what they pay for postage, trolley rides, and daily newspapers?

When James J. Hill, the great railroad president, was planning his great steamship lines across the Pacific Ocean, it is stated that he asked some of his friends if they realized what the total amount would be in a year if America should sell daily to each person in China one cent's worth of our products. When he gave them the total as $1,460,000,000, no wonder they were amazed at the possibilities that might come in the future. If railroad magnates can make estimates of values, with coppers as a unit, realizing what the great totals are, it certainly is not small business for the church

also to consider the great sums that can be realized from the small gifts from the many. If any are still skeptical, let them note what the Catholic Church is constantly receiving, and that mainly in small gifts.

The fact is, the time has come for us to make an entire revolution in our thinking and planning as to our missionary gifts. We set apart what we will pay for house rent, clothing, fuel, food, and vacation, and, last of all, if there is anything left, we give a little of it to support the gospel for those who never knew Christ. I believe we begin at the wrong end; we ought to begin by first putting aside some definite sum which we are in honor bound to give to the Lord's work. I hold in my hand a Japanese yen, which has a most interesting history. Early on New Year's morning, Mr. Komoto, a Christian layman of Okayama, gathered his family about him and chose the words "This one thing I do" as their motto for the new year. It was also decided that the first money payment for the year should be directly for the Lord's work. They prayerfully decided how much they should thus contribute to the Lord's treasury, and then divided the amount into three parts. One part was sent to the Okayama Orphan Asylum, another part to the Japan Home Missionary Society, and the third part to the American Board. This yen was the one third sent to the American Board. Was not this Japanese convert right in his order of procedure, and does he not put us to shame in his Christlike plan?

I think we have a right to press the proposed plan of a *personal and universal*

pledge with all earnestness, when we consider what our *native Christians are doing for themselves*. As was reported to us last year, the American Board churches have about fifty-two thousand members, and their total gifts were $156,000, which is an average of three dollars apiece, men, women, and children. The average day's wage in our missionary countries is only twenty cents a day; in America it is at least one dollar and fifty cents a day. The gift, therefore, of three dollars apiece by our native Christians is an equivalent to a gift in United States currency of considerably over twenty dollars. The Congregationalists of this country last year gave to the American Board about ninety cents per member, while these native Christians, in their poverty, did for themselves twenty times as much as we did for them.

May I go one step further? If you compare the gifts of the native Christians a year ago with those of the previous year, you will find that they increased $20,000, or an equivalent in United States currency, on the basis given above, of $140,000. This is an average increase of $2.75 apiece. The Congregationalists in America increased their gifts, in the same time, only a few cents apiece! Is it too much to press the appeal, therefore, for a personal pledge and gift from all, that we may get into touch and sympathy with our brethren, these native Christians across the sea, who put us to blush because of their generosity and sacrifice in helping themselves?

Every missionary will give you the reason for this extraordinary exhibition of liberality. All the native Christians give at least ten per

cent of their income. The famine sufferers in India, who are dependent on public charity, receive for the support of themselves and their families only twenty cents per week. The Christians give two cents of this every week to the missionary, reserving only eighteen cents for their own support. When we sacrifice in any such proportion as they, the treasury of the American Board will overflow, and the work will bound forward with an enthusiasm of which we have not dreamed.

LARGER GIFTS FROM THE WEALTHY.

Second. In this proposed plan of reaching the individual members of our church, and securing from each a definite pledge, we must at the same time expect *much larger gifts from those who are wealthy.* In our changed industrial conditions, while many are much less able to give than formerly, some have had their income greatly increased. These latter give continually to hospitals and to Young Men's Christian Associations gifts of five or ten thousand dollars; is it unreasonable to expect that they will devise equally generous things for missions? If formerly they gave annually a few hundred dollars to the Board, they ought not to be satisfied simply to double it now. Such doubling does not at all correspond to their increased ability. We are profoundly grateful to the few generous men who live up to their opportunities and their belief, and there ought to be many more who will be known not by their larger and grander houses and their fine equipages, but by their enlarged missionary gifts. A new standard of giving has been set in education and philanthropy. The Christian mer-

chant and banker must come up to this new level of the age.

THE TWENTIETH CENTURY FUND AND ITS RELATION TO LEGACIES.

Third. It is especially to men of financial ability that we must look for the completion of the Twentieth Century Fund, which, as has been many times explained, is to give steadiness to the amount available each year from legacies. The American Board is more dependent upon such receipts for its regular work than any other foreign missionary society. In the Presbyterian Board the percentage of the receipts from legacies is only about 9 per cent; in the Baptist it is 12½ per cent, and in the Methodist 4½ per cent. On the contrary, in the American Board the legacies average over 20 per cent of the income. When these fall off fifty or seventy-five thousand dollars, as they have done in some years, it is a very serious matter, for it is from 7 per cent to 10 per cent of the whole income. It is a glorious fact that our fathers not only gave grandly while they lived, but remembered this work when they came to die. What joy it must be from the eternal city in the presence of the Master, to be living here still, as a mighty force through legacies. Some have said that they feared the day of great legacies for the Board has passed. Oh, no; it has only begun. Other men are to continue this glorious work in the future, and hearts are to bound with joy when the word comes again and again of other large legacies. Our Christian men who have been prospered are

in the future, more and more, to erect their monuments not in great buildings which, though bearing their names, will perish, but in great legacies which God will transmute by his divine alchemy into living souls that can never die.

The financial statement of this year shows anew the importance of this fund. From the years 1889 to 1898 the average amount received annually from legacies was $171,000; for the three years 1899 to 1901 they have averaged but $127,000. This shrinkage during the past three years has been $44,000 a year, or a total of $132,000. If our legacies had kept up to the old average, we could show now a surplus of $30,000 instead of a debt of $102,000. We must strengthen ourselves at the weakest point.

And it must be borne in mind always that this Twentieth Century Fund is not a substitute for legacies, any more than the regulator of an engine is a substitute for the engine. It is like the water in the standpipe which keeps the pressure always uniform. We believe it will be easier to raise money for the current work when this fund is finally raised and the fear of future debts largely removed. A trust company attracts funds as it strengthens itself financially, and it will be so with the Board: the stronger it is, the more readily people will give.

CONDITIONAL DONATIONS.

Fourth. It should be noted that the policy adopted some years ago of accepting "Conditional Donations" is being received more and more with popular favor, and is

adding continually to the financial strength of the Board. By this plan the donors receive a small income while they live, and at their death, without delay or possible lawsuit, their gifts enter upon their Christlike mission. It is frequently true that executors of wills have no sympathy with missions, and interpose needless and ofttimes expensive delays and obstacles in their execution. As a consequence, men and women, more and more, will become their own executors by this plan of "Conditional Donations." Yes, by the personal canvass, so that we shall secure some gifts from all, and by larger gifts from the wealthy we can secure an annual income of a million dollars a year from the living. Then, with the Twentieth Century Fund and our Conditional Donations Fund, we shall have a strong financial basis upon which the whole work will rest.

HOW TO SPEND THE MILLION DOLLARS.

We come to the second part of our subject, — *how to spend this million dollars.*

First. We would not waste it. I feel especially constrained to refer to this again, as within a few weeks one of your most prominent men in Connecticut said he was not interested in the American Board because it cost so much to administer its affairs. Let me then call your attention again to the economy with which we are doing our work. This city of Hartford is one of the great centers of both fire and life insurance. I have been examining the tables, and I find that the lowest percentage of expense in the life insurance table of over sixty companies

is 13 4-10 per cent. In fire insurance, for the last ten years, the average of expenses to premiums of 165 American companies is over 37 per cent, and of the 36 foreign companies 35 per cent. The net cost of the administration of the American Board, including therein the cost of publications, is 7⅔ per cent; deducting from this the income of a fund contributed years ago to be used towards the expenses, plus the income from the sale of the old Missionary House, we have a net result of 6½ per cent, or about one half the lowest expense of any life insurance company, and about one fifth that of the average of fire insurance companies in America. When will the truth as to the economy of the cost of administration be understood and accepted, and the old falsehood be buried?

With the income increased, it would be possible to spend some more money on literature, and yet not increase the percentage of expense. I have examined somewhat the publications of the different boards in this country and in Europe, and we have no reason to be ashamed in the comparison; yet in our effort to keep within the limits of economy, we may not have spent as much as would be wise in some directions. We shall be more likely to reach the uninterested if we make our literature even more attractive in its appearance.

With a larger income, we should also feel warranted in making more use of the religious press. We must keep our work before the people; we must meet the slurs of magazine articles with articles of another sort. We cannot fail to notice how the children of

this world use the press. Politicians get hold of the newspapers and use them because they know that it is the most effective way to reach the people.

Foreign missions should no longer be considered the interest of a few pious people, for they have to do with the civilization, the commerce, the diplomacy, as well as with the Christianizing of the world. People do not believe in foreign missions because they know nothing about them. We are fighting indifference, ignorance, and lying at home, and heathenism and false religions abroad. We must use every ally; when the devil uses so much printers' ink, we must beat him with his own weapon. "Information is always the mother of interest, and interest the mother of beneficence."

Second. Not only shall we continue to practice economy at home, but the churches can depend upon *continued economy abroad.* The yearly estimates are made up with the greatest care. Every item of expense is passed upon first by the station, then by the whole mission, then by the foreign secretaries, then by a special committee of the Prudential Committee, and finally acted upon by the whole committee. I recently went over the papers of the Marathi Mission. It contained forty-two pages of letter size, with the name of every helper, with his or her salary, the cost of each school, etc. It was as carefully prepared as the report of one of our great railroads.

We have just sent, without expense to the Board, a second deputation to India. As an illustration of the thorough business system of the Board, it is interesting to note the

changes that have taken place in India since the first deputation in 1854, or forty-seven years ago. The American Board had then 8 missions in India and Ceylon, with 76 missionaries, 18 organized churches, and 191 native Christian workers or agents. At the present time we have so concentrated the work that there are only 3 missions instead of 8, with 84 missionaries, only 8 more than forty-seven years ago. The churches have increased from 18 to 100, with a membership of nearly 11,000, while the 191 trained native workers have now become 1,425 with nearly 24,000 pupils in the mission schools.

We see here the policy of the Board, not only in bringing the workers together in fewer centers, but in increasing the native agency. We spent in 1854, for the support of these missions, about $73,000. In 1900, we spent about $140,000. In other words, we have eight times as many native agents as we had forty-seven years ago, and five times as many churches, with an expenditure to the Board of less than double.

I feel that we should bring out such facts very clearly as illustrating the economy of the work. It is the crucial test to which business men are now subjecting everything. "What can you show as the practical gain for the money expended?" must be more and more the inquiry. With this in mind, let me give two other illustrations.

COST OF CEYLON MISSION TO THE AMERICAN BOARD.

14 Missionaries.
424 Native Helpers.
18 Churches; 25 Branches; 1,913 Members.
4,235 in Sunday-schools.

1 College.
6 Boarding and High Schools.
135 Common Schools.
10,560 Pupils.

Salaries of American Board and Women's Board	$6,779.00
General Work, Schools and Churches, and Native Helpers	2,268.00
Total	$9,047.00

COST OF HARPOOT STATION OF THE AMERICAN BOARD.

15 Missionaries.
135 Native Helpers.
25 Native Churches and 30 Branches.
4,740 in Sunday-schools.
1 College, 6 High Schools.
58 Common Schools.
4,418 Pupils.
1,100 Orphans under the care of the Station.

Salaries of American Board and Women's Board	$5,653.00
General Work, etc.	1,566.00
Total	$7,219.00

This whole Ceylon Mission and this Harpoot Station in the Eastern Turkey Mission, with 29 missionaries, over 500 native helpers, 15,000 pupils, and over 40 churches, cost the Board less than the expenditure of many single churches in America. We do not say that such expenditure is too great, but we can ask any one to show where a dollar will bring larger returns than in the Foreign Mission field. Is it not economical to the last degree?

Third. We will reinforce our missionaries in the field at the different stations with perhaps *one hundred of the brightest men and women America can furnish.* The policy of the Board has been to send men of the high-

est possible type, spiritually and intellectually, to represent us in these far-off lands. Many of our missionaries are Christian statesmen, the very best scholars from our American colleges. Many have achieved world-wide reputation for their ability, piety, common sense, and fearless courage. To quote from Bishop Ridley: "Some say that missions are the miracle of the age; I say that missionaries are the miracle." It may be remembered that Dr. Hepworth said that one missionary in Turkey at the time of the massacre did more to maintain order in the city where he was located than a whole regiment of imperial troops. This policy of the Board from the beginning is more than ever its policy to-day. We are securing, whenever possible, the honor and fellowship men from our seminaries.

I would not seem to criticise the policy of any other Board, but I am sure that the policy of some of them in sending out inferior men and women has often brought reproach upon Christian missions. We cannot afford to send out "goody-goody" people, who would not be successful at home, and who certainly would be a failure abroad.

The most effective work in the world to-day is to bring a living man into close touch with living men. The printed page has its great use, but when the message contained in the written Word is in the heart and brain of a living soul, and then, with conviction and earnestness, is sent home to the hearts of others, it lives again in other lives. This was Christ's method. He wrote nothing himself. It is recorded that he once wrote with his fingers some words in the dust of

the pavement, but that was all. What he did was to gather about him a few fishermen, and fill their minds with the glory of the kingdom that was at hand, and then send them forth to preach and to teach. His words have been taken into the lives of millions and tens of millions, until they are, today, the mightiest force in the world.

Principal Fairbairn has expressed his opinion that "we have lowered the ministry by lowering the standard of the men who enter it. They tell us that the age of the pulpit is past. The age of the pulpit is only coming, but it will be the age of the competent pulpit."

Well-trained and fully-equipped men are needed everywhere, but especially on the foreign field. We need the brightest minds to cope with the false religions and superstitions of the East.

Fourth. Above everything else we should increase very largely the number of our native preachers and teachers. This is the place to invest the money to bring the largest results. Here again we can commend the wise policy of the Board, especially in these latter years in spending so much in Christian education. As a result, we have the men and women trained and ready for service. A sister denomination, which has ignored the necessity for training the natives, is now face to face with this serious difficulty, that while their field is wide open, they have no trained men and women to enter it. Rev. Edward Fairbank tells of the eager desire seen in India for native teachers trained in our schools. In one case recently, thirty villagers came forty

miles, and in another case one hundred and sixteen miles, begging for a teacher. They offered to give the house and place to teach, and declared they did not want a government teacher, but the Christian teacher. This is the universal desire, and we have the men ready for this larger work, when we have the larger means to make it possible.

The American Board, as a "going concern," has been spending in round numbers about seven hundred thousand dollars a year. The addition of even one hundred thousand dollars, using the money for the salaries of native teachers and preachers at fifty or sixty dollars each, per year, would speedily put nearly two thousand new men and women at work, and wonderfully increase its effectiveness. The principle is one with which the mercantile world is most familiar. Any business house must sell a certain number of goods to pay its "fixed charges," such as rent, salaries, insurance, etc.; after these fixed charges are paid, everything that is sold above that adds to the net profit. You may often double a business with only a trifling increase in the expenditure. So with the American Board; we have our experts at home, we have our missionaries at the head of our stations abroad; and the churches, schools, colleges, and hospitals have largely been built. As a result, we can put the new money that comes almost entirely into the work by native preachers and teachers, doubling and trebling its effectiveness. Every heathen nation is to be converted and its churches brought to self-support chiefly by the preaching of its own people.

Fifth. We certainly will continue our present policy and use the new funds especially in efforts to *reach the young.* The Rev. Dr. Tyng said many years ago: "If the choice lay between one child or two adults, I would always decide for the child," which is only another way of putting the adage: "Save an adult, and you save a unit; save a child. and you save a multiplication table."

Sixth. The Board will be obliged with its increased funds to establish at many of our mission stations some form of *Industrial Education.* It is not a universal need, but it is a pressing one in Turkey, in India, and in some parts of Africa.

What General Armstrong and Booker T. Washington have found necessary for the negro in the United States, many of our missionaries have found a necessity if they would do their largest service. Note the different stages in our missionary work. We began with the simple preaching of the gospel to reach the *heart* and conscience. It was then found, as a second step, that *education* was important as a means to this end. We then found as a third step the importance of caring for the *body*, and we started medical missions. The *heart*, the *head*, the *body*, this has been the order. Now we come to the training of the *hand* as an important part of this same great work.

The need of such training is apparent for the following reasons: —

(*a*) When the natives become Christians, they oftentimes meet with fierce opposition. They are often excommunicated from their

families and hindered from getting a livelihood. If, however, through their Christian training they have learned to do something skillfully, with this superior intelligence, their chances for securing a livelihood have been greatly increased. They must have some means of support, or they will be likely to slip back into their old life.

(*b*) We want something besides Christian preachers and Christian teachers. We have, to-day, in our schools sixty thousand pupils, to be followed in a few years by another sixty thousand, and many of these boys and girls will not be fitted to be either preachers or teachers. We want Christian mechanics and shopkeepers, who shall day by day work side by side with the common people, and shall show the power of a Christian life.

(*c*) Men trained to skillful labor bring credit upon their religion, and Christianity has thereby a better chance of winning its way to popular favor.

(*d*) If some of the teachers and preachers can have a trade, they will be able, in part, at least, to support themselves, and thereby reach further into the interior with the new gospel. Paul's skill as a tent maker, which enabled him in so many places to be independent of the people, was a great source of power and influence. And so it will be to-day on our missionary fields.

(*e*) Industrial training is especially necessary in mission countries, for in most of them it is considered dishonorable for a *man* to work with his hands. The women are expected to care for the family and raise the food, and do all the manual work. I talked recently with a missionary who has lived

many years in Africa, and he said it would be absolutely impossible for a mission to succeed in the section of the country where he lived, without some form of industrial work. A man in his district would let his wife do all the labor, while he would perhaps take a rooster under his arm and go about for a week at a time, trying to sell it for the highest price. He would consider that lazy kind of an existence honorable for him because he was a *trader!* Modern missions must care for the *whole man,* — *his heart, his head, his hands,* that always and everywhere he may show to the heathen world the complete transforming power of the religion of Jesus Christ.

I was greatly impressed by a letter received some months ago from Professor Ladd of Yale University, who, in his recent trip around the world, has seen something of our missionary work. After giving most hearty endorsement to what is being done at the Marathi Mission, he went on to say : "The great defect in the education given to the Indians, both by the government and the missionary schools, is that it does not fit the pupils for a life of manly self-dependence and self-support by their own industrial enterprise. I know from conversation with Lord and Lady Curzon, with the director of education in the Bengal Presidency, and not a few others interested in education, that they are of the same opinion. I want to say in one word, and in view of this, that the manual training in brass work, cloth and carpet weaving, and carpentry, coupled as it is with the primary and Christian school training, is, in my judgment, most important and effective missionary work.

The more of this which can be done, the more will a sound and efficient Christian character be developed among the natives, the more will the day be hastened when they will be desirous and capable of caring for their own Christian institutions."

It is a most happy providence that, at this particular time, the American Board has sent a deputation to India of three men of such splendid qualifications, who, among other things, are to make thorough inquiry as to what it is wisest and best to recommend to the American Board in this matter of industrial training.

Seventh. We shall use this new money in the *heartiest coöperation with all other societies* who, with us, are doing Christian work. We very well know in this country what waste has come because of the crowding of several churches into one small community. It is to the credit of our Home Missionary Society that they have always recognized the spirit of comity and have not been sinners in this wasteful use of the Lord's money. What is true of the Home Missionary Society has been true in the past, and will be still more true in the future of the work of the American Board. We shall not build a hospital side by side with one established by the Presbyterians but we shall find a way to use one together. In this same way we shall prevent duplication of colleges and institutions of higher education. I believe one of the greatest results of the Ecumenical Conference will be that the representatives of all our Protestant missionary societies will get closer together, not only at home, but also on the field, until not one dollar will be wasted in any miserable rivalry.

In this new century, which we have just entered, we are going to make less and less of our differences, and present a united front to every form of heathenism and false religion.

CONCLUSION.

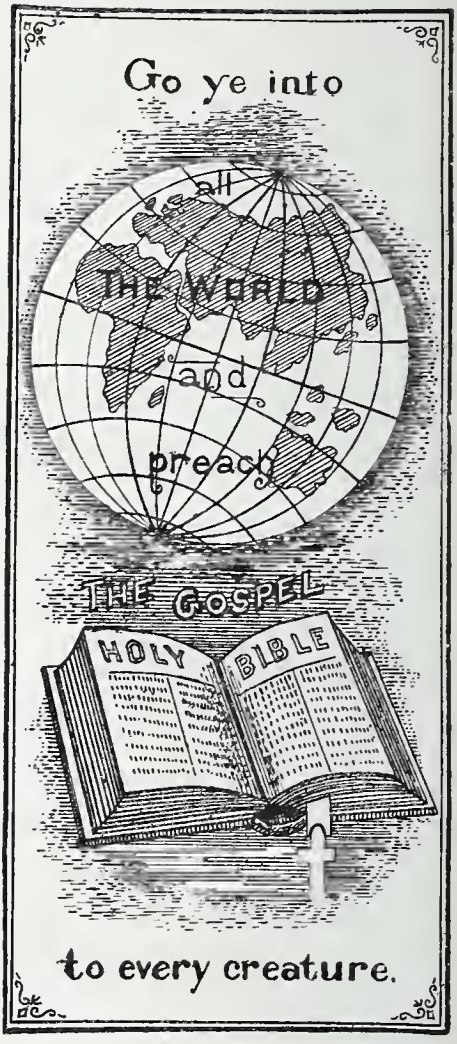
I wish I had the ability to present as it deserves this subject of the *money power* of the church. With a world wide open, with our missionaries at every station held up from doing the work that is all ready at their hands, with the native Christians giving and sacrificing in a way of which we have no conception, we have the knowledge that here at home the money resources of our churches have as yet been hardly touched. How shall this all be changed, and the money flow into our treasury as it ought? Mr. Moody said before he died that the next revival in the church was to be in benevolence. Because the need is so great and the outlook so glorious, may we not confidently and reverently believe that this revival is, in God's providence, at hand. As works are the test of faith, so giving will in a short time be more and more a test of discipleship.

I have often thought that we needed a *leader* among our laymen to do for the business men a work similar to that of Drummond and Mott for the students of Great Britain and America. He must be a man of great consecration, perhaps of social standing and culture, who by his own sacrifices and enthusiasm will set the pace for the many who are still living almost wholly for themselves. It will not be a man who says "Go"; it must be some one who can say the hundred times

stronger word, "Come." I verily believe God has such a leader, or such leaders, who, by their acts even more than by words, are to show the glory of giving up large wealth for Christ's sake. Not pleasure but self-denial is yet to stir the lives of the business men of America to their very depths, and show them the greater meaning of life. Henry Drummond has told us, "There is no happiness in having and getting, but only in giving: half the world is on the wrong scent in the pursuit of happiness."

I know that it will seem to many absurd to think of our raising for the American Board, annually, one million dollars. But I submit the hour has struck for some magnificent audacity in this direction. It will be taking. Courage is as contagious as cowardice. When Lieutenant Hobson called for volunteers to go with him on his hazardous Santiago expedition, every member of his ship's company stepped eagerly forward. In a similar way self-denial will be as contagious as meanness. There will be daylight in all the world because the Christ is being lived at home and preached in the darkest places abroad.

Coupled with this need of leadership to bring the men of our churches up to this higher plane of self-denial and sacrifice, we must have a spirit of *universal prayer*. To quote a few sentences from Robert E. Speer: "Deeper than the need for men; deeper, far, than the need for money; aye, deep down at the bottom of our spiritless life is the need for the forgotten secret of prevailing, world-wide prayer. The condition and consequence of such prayers as this is a new outpouring of the Holy Ghost. Nothing short of his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all
THE WORLD
and
preach
THE GOSPEL
HOLY BIBLE
to every creature.